

IN THE MATTER OF THE NATIONAL
BETTER LIVING ASSOCIATION, INC.;
SELECT BENEFITS SERVICES
ASSOCIATION; THE LIFE INSURANCE
COMPANY OF NORTH AMERICA;
COMPANION LIFE INSURANCE
COMPANY; GUARANTEE TRUST LIFE
INSURANCE COMPANY; UNITED
STATES LIFE INSURANCE COMPANY
IN THE CITY OF NEW YORK;
NATIONAL UNION FIRE INSURANCE
COMPANY; ALBERT CORMIER
SOLUTIONS, LLC, f.k.a. ACS
HEALTHCARE, LLC; ALLIED
HEALTH BENEFITS, INC.;
INTERNATIONAL MARKETING AND
ADMINISTRATION CORPORATION;
PSI/HEALTH LEADS SYSTEMS, INC.;
GEORGE E. SPAULDING, JR.; TIMOTHY
SIEWERT; MICHAEL SIEWERT; JOHN
FABBRINI; BARRY SHAW; LONDON
JORDON; OTIS CHAPMAN; JUSTIN
CORMIER; MELANIE HALL; ANGUS
MORRISON; CRYSTAL CORRELL;
SHAWN HILLS; BARBARA
HARRINGTON; G. DAN SIEWERT, III;
EDWARD KLAYMAN; JOHN or
JANE DOES 1-10; and XYZ BUSINESS
ENTITIES 1-10,

Respondents.

This Consent Agreement and Final Order is entered into by the Office of the Commissioner of Securities and Insurance, Montana State Auditor (CSI), acting pursuant to the authority of Mont. Code Ann. § 2-4-603, and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, et. seq. (the Code); Albert Cormier Solutions, LLC and Justin Cormier (Respondents).

RECITALS

WHEREAS, on June 20, 2011, the CSI filed a Notice of Proposed Agency Disciplinary Action and Opportunity for Hearing (Notice), incorporated herein by reference, against the Respondents alleging violations of the Montana Insurance Code (Code); and

WHEREAS, the CSI and Respondents agree that Respondents have fully cooperated with CSI in its investigation and CSI and Respondents agree the parties' best interests would be served by entering into the following specific agreement and undertakings set forth below.

NOW, THEREFORE, the parties desiring to fully and finally resolve all matters contained in the Notice and in consideration of the mutual undertakings established herein, the CSI and the Respondents enter into the following:

STIPULATIONS AND CONSENTS

Without admitting or denying any of the CSI's allegations, the Respondents and the CSI stipulate and agree to the following:

1. The Respondents shall pay to the State of Montana a fine in the amount of \$1,000.00 payable over ten months in equal installments of \$100 beginning November 1, 2012, with the last payment due August 1, 2013. Payment should be made payable to the Montana State Auditor's Office and should be sent to the Office of the Commissioner of Securities and Insurance, Montana State Auditor, c/o Mike Winsor, 840 Helena Avenue, Helena, MT 59601.

2. The Respondent, Justin Cormier, has voluntarily allowed his Montana individual insurance producer license to lapse and agrees not, in any way, to transact the business of insurance in the state of Montana unless properly licensed under Montana law.

3. The Respondents acknowledge the CSI has jurisdiction over the subject matter of the above-entitled proceeding.

4. The Respondents acknowledge that they, or their authorized representative signing this Consent Agreement, have read and understand each term of this Consent Agreement and that the Consent Agreement is entered into voluntarily and without reservation.

5. The Respondents and the CSI agree that this Consent Agreement resolves the alleged violations set forth in the Notice.

6. The Respondents and the CSI hereby acknowledge and agree that this Consent Agreement constitutes the entire agreement between the parties and that no other promises or agreements, either express or implied, have been made by the CSI or by any member, officer, agent, or representative of the CSI to induce the Respondents to enter into this Consent Agreement.

7. With respect to the Notice, the Respondents specifically and affirmatively waive a contested case hearing and their right to appeal under the Montana Administrative Procedures Act, including Title 2, Chapter 4, Part 7, and elect to resolve this matter on the terms and conditions set forth herein.

8. The CSI warrants and represents that it does not now have any intent to bring further action against the Respondents for conduct alleged in the Notice.

9. The Respondents and CSI fully and forever release and discharge each other, their employees and agents from any and all actions, claims, causes of action, demands, or expenses

for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of the Notice.

10. The parties acknowledge and agree that this Consent Agreement may not be modified orally, and any subsequent modifications to this Consent Agreement must be mutually agreed upon in writing with the same formality of this Consent Agreement to be effective.

11. The CSI and the Respondents agree that this Consent Agreement shall be incorporated into and made a part of the attached Final Order issued by the Commissioner of Securities and Insurance, Montana State Auditor (Commissioner), herein.

12. The Respondents further understand that, upon the signing of the Final Order by the Commissioner or her representative, this Consent Agreement and Final Order will be an Order of the CSI and failure to comply with it may constitute a separate violation of the Montana Insurance Code, as provided in Mont. Code Ann. § 33-1-318, and may result in subsequent legal action by the CSI.

13. Upon execution of this Consent Agreement and full payment of the sum set forth in ¶ 1, the CSI shall fully and forever release and discharge the Respondents, Respondents' employees, and Respondents' agents from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of the Notice and will not commence any further administrative, civil, or other legal action based upon the regulatory non-compliance alleged in the Notice.

14. This Consent Agreement shall be effective upon signing of the Final Order.

15. The Respondents acknowledge that this Consent Agreement and Final Order are


public records under Montana law and as such may not be sealed or otherwise withheld from the public.

DATED this 29th day of October, 2012.


MIKE WINSOR
Attorney for the CSI

DATED this 19 day of OCTOBER, 2012.

ALBERT CORMIER SOLUTIONS, LLC

By: JUSTIN CORMIER 
Its: OWNER


JUSTIN CORMIER

FINAL ORDER

Pursuant to the authority vested by Mont. Code Ann. § 2-4-603, and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, et seq., and upon review of the foregoing Consent Agreement and good cause appearing,

IT IS ORDERED that the foregoing Consent Agreement between the CSI and the Respondent is hereby adopted as if set forth fully herein.

DATED this 29th day of October, 2012.

MONICA J. LINDEEN

Commissioner of Securities and Insurance

By: 
CHRISTINE KAUFMANN
Deputy Insurance Commissioner

cc: Mike Winsor, CSI

Stan Kaleczyc, Attorney for Respondents